

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-10317-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank T. Bitsko
4 Maple Lane
Howell, NJ 07731

Susan J. Bitsko
4 Maple Lane
Howell, NJ 07731

Social Security No.:
xxx-xx-8354

xxx-xx-7014

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on May 7, 2024.

Dated: May 7, 2024
JAN: rms

Jeanne Naughton
Clerk

In re:
Frank T. Bitsko
Susan J. Bitsko
Debtors

Case No. 24-10317-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 07, 2024

User: admin
Form ID: plncf13

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank T. Bitsko, Susan J. Bitsko, 4 Maple Lane, Howell, NJ 07731-1308
520134104	+ Belgrade Tax Collector's Office, 990 Augusta Road, Belgrade, ME 04917-3834
520136534	+ Collin Bitsko, 4 Maple Lane, Howell, NJ 07731-1308
520134113	+ FIG 20, LLC FBO SEC PTY, PO Box 12225, Newark, NJ 07101-3411
520134115	+ Howell Township - Div Code Enforcement, 4567 Route 9 North, 2nd Fl, Howell, NJ 07731-3382
520134106	+ John Albert Ty Hawkins, Beneficiaries of E/O John A. Hawkins, 396 20th Avenue, Brick, NJ 08724-2223
520134107	+ Maximillian Jack Hawkins, Beneficiaries of E/O John A. Hawkins, 3100 Northeast 48th Street, Apt 314, Fort Lauderdale, FL 33308-4969
520134105	+ Sara Hawkins, Beneficiary of E/O John A. Hawkins, 10 Autumntide Dr #1000, Lakewood, NJ 08701-7523

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 07 2024 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 07 2024 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520138671	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 07 2024 20:34:00	AMERICREDIT FINANCIAL SERVICES, INC., DBA GM FINANCIAL, P O BOX 183853, ARLINGTON, TX 76096
520134108	Email/Text: rm-bknotices@bridgecrest.com	May 07 2024 20:34:00	Bridge Crest, PO Box 842695, Los Angeles, CA 90084-2695
520137085	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 07 2024 20:38:15	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520134109	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 07 2024 20:38:13	Capital One, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285
520153555	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 07 2024 20:38:27	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
520134111	Email/PDF: creditonebknotifications@resurgent.com	May 07 2024 20:38:12	Credit One Bank, Customer Service PO Box 98873, Las Vegas, NV 89193-8873
520134110	Email/Text: BKCourtNotices@yourmortgageonline.com	May 07 2024 20:33:00	Cardinal Financial Company, Correspondence - Mail Stop 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
520200976	Email/Text: BKCourtNotices@yourmortgageonline.com	May 07 2024 20:33:00	Cardinal Financial Company, Limited Partnership, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520134112	+ Email/Text: EBN@edfinancial.com		

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		May 07 2024 20:33:00	ED Financial Services, LLC, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520134114	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 07 2024 20:34:00	GM Financial, Customer Service PO Box 183593, Arlington, TX 76096-3593
520134116	Email/Text: BankruptcyEast@firstenergycorp.com	May 07 2024 20:33:00	JCP&L, Customer Service PO Box 16001, Reading, PA 19612-6001
520171295	Email/Text: JCAP_BNC_Notices@jcap.com	May 07 2024 20:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520185560	+ Email/Text: BankruptcyEast@firstenergycorp.com	May 07 2024 20:33:00	Jersey Central Power & Light, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
520134117	^ MEBN	May 07 2024 20:29:32	KML Law Group, P.C., Attys for Cardinal Financial Co., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
520166811	Email/PDF: resurgentbknotifications@resurgent.com	May 07 2024 20:38:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520134118	Email/PDF: resurgentbknotifications@resurgent.com	May 07 2024 20:38:30	LVNV Funding, LLC, Assignee of Credit One Bank, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
520166356	Email/PDF: MerrickBKNotifications@Resurgent.com	May 07 2024 20:38:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520134119	Email/PDF: MerrickBKNotifications@Resurgent.com	May 07 2024 20:38:36	Merrick Bank, Customer Service PO Box 9201, Old Bethpage, NY 11804-9001
520134120	+ Email/Text: bankruptcydpt@mcmcg.com	May 07 2024 20:34:00	Midland Credit Management, Inc, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
520174855	+ Email/Text: bankruptcydpt@mcmcg.com	May 07 2024 20:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520134121	+ Email/Text: bankruptcydpt@mcmcg.com	May 07 2024 20:34:00	Midland Credit Managment, 320 E Big Beaver Rd, Ste 300, Troy, MI 48083-1271
520134122	Email/Text: bankruptcydpt@mcmcg.com	May 07 2024 20:34:00	Midland Funding, LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
520134123	+ Email/Text: csc.bankruptcy@amwater.com	May 07 2024 20:34:00	New Jersey American Water, Customer Service PO Box 2798, Camden, NJ 08101-2700
520193149	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 07 2024 20:38:40	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520134125	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 07 2024 20:38:25	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
520134128	Email/Text: signed.order@pfwattorneys.com	May 07 2024 20:33:00	Pressler Felt & Warshaw, LLP, Attys For Capital One #B176214, 7 Entin Rd, Parsippany, NJ 07054-5020
520134127	Email/Text: signed.order@pfwattorneys.com	May 07 2024 20:33:00	Pressler Felt & Warshaw, LLP, Attys For Midland Credit #B307855, 7 Entin Rd, Parsippany, NJ 07054-5020
520134126	Email/Text: signed.order@pfwattorneys.com	May 07 2024 20:33:00	Pressler Felt & Warshaw, LLP, Attys For Midland Funding #B197668, 7 Entin Rd, Parsippany, NJ 07054-5020
520134129	+ Email/PDF: resurgentbknotifications@resurgent.com	May 07 2024 20:38:14	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
520134124	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 07 2024 20:33:00	NJ Division of Taxation, Bankruptcy Section PO Box 245, Trenton, NJ 08646-0245
520184276	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 07 2024 20:33:00	State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
520134130	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov		

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		May 07 2024 20:38:30	Secretary of Housing & Urban Development, For Partial Claim Mtgs 451 Seventh St SW, Washington, DC 20410-0002
520134131	+ Email/Text: taxcollections@twp.howell.nj.us		
		May 07 2024 20:34:00	Township of Howell - Tax Collector, 4567 Route 9 North, 2nd Fl, Howell, NJ 07731-3382
520135691	Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		May 07 2024 20:38:30	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520145816	+ Email/Text: EBN@edfinancial.com		
		May 07 2024 20:33:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520167099	Email/Text: EDBKNotices@ecmc.org		
		May 07 2024 20:32:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
520134132	+ Email/Text: LCI@upstart.com		
		May 07 2024 20:33:00	Upstart Network Inc., PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520138672	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AMERICREDIT FINANCIAL SERVICES, INC., DBA GM FINANCIAL, P O BOX 183853, ARLINGTON, TX 76096

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter Broege	on behalf of Debtor Frank T. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
Peter Broege	on behalf of Joint Debtor Susan J. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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